

Fill in this information to identify the case:

Debtor 1 John C. Kuhn
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Middle District of Pennsylvania (Wilkes-Barre)
(State)
Case number 5:18-bk-05394-MJC

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust

Court claim no. (if known): 10-1

Last four digits of any number you use to identify the debtor's account: 5555

Date of payment change: July 1, 2022
Must be at least 21 days after date of this notice

New total payment: \$953.90
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$465.58

New escrow payment: \$473.56

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 John C. Kuhn Case Number (if known) 5:18-bk-05394-MJC
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle Ghidotti as "Authorized Representative of Creditor" Date 05/26/2022
Signature

Print: Michelle Ghidotti as "Authorized Representative of Creditor" Title Bankruptcy Attorney
First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Avenue
Number Street
Santa Ana, CA 92705
City State Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com

JOHN C KUHN
289 NANDINA PL
PHILADELPHIA PA 19116

Analysis Date: May 02, 2022

Final

Property Address: 4107 WINONA DRIVE POCONO LAKE, PA 18347

Loan:

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from June 2021 to June 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jul 01, 2022:
Principal & Interest Pmt:	480.34	480.34
Escrow Payment:	465.58	473.56
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$945.92	\$953.90

Escrow Balance Calculation	
Due Date:	May 01, 2022
Escrow Balance:	(561.37)
Anticipated Pmts to Escrow:	931.16
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$369.79

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,396.71	0.00
Jun 2021	465.58	465.58				1,862.29	465.58
Jul 2021	465.58	465.58				2,327.87	931.16
Aug 2021	465.58	465.58				2,793.45	1,396.74
Sep 2021	465.58	465.58	2,137.58	2,137.58	School Tax	1,121.45	(275.26)
Oct 2021	465.58	465.58				1,587.03	190.32
Nov 2021	465.58	465.58				2,052.61	655.90
Dec 2021	465.58	465.58				2,518.19	1,121.48
Dec 2021				1,997.00	* Flood Insurance	2,518.19	(875.52)
Jan 2022	465.58	465.58	1,961.00		* Flood Insurance	1,022.77	(409.94)
Feb 2022	465.58	465.58				1,488.35	55.64
Mar 2022	465.58	465.58				1,953.93	521.22
Apr 2022	465.58	465.58	734.00	776.00	* Homeowners Policy	1,685.51	210.80
Apr 2022			754.35	772.17	* City/Town Tax	931.16	(561.37)
May 2022	465.58				*	1,396.74	(561.37)
					Anticipated Transactions	1,396.74	(561.37)
May 2022		465.58					(95.79)
Jun 2022		465.58					369.79
	\$5,586.96	\$6,052.54	\$5,586.93	\$5,682.75			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 5,586.93. Under Federal law, your lowest monthly balance should not have exceeded 931.16 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	369.79	1,894.28
Jul 2022	473.56			843.35	2,367.84
Aug 2022	473.56			1,316.91	2,841.40
Sep 2022	473.56	2,137.58	School Tax	(347.11)	1,177.38
Oct 2022	473.56			126.45	1,650.94
Nov 2022	473.56			600.01	2,124.50
Dec 2022	473.56			1,073.57	2,598.06
Jan 2023	473.56	1,997.00	Flood Insurance	(449.87)	1,074.62
Feb 2023	473.56			23.69	1,548.18
Mar 2023	473.56			497.25	2,021.74
Apr 2023	473.56	776.00	Homeowners Policy	194.81	1,719.30
Apr 2023		772.17	City/Town Tax	(577.36)	947.13
May 2023	473.56			(103.80)	1,420.69
Jun 2023	473.56			369.76	1,894.25
	<u>\$5,682.72</u>	<u>\$5,682.75</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 947.13. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 947.13 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 369.79. Your starting balance (escrow balance required) according to this analysis should be \$1,894.28. This means you have a shortage of 1,524.49. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 5,682.75. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	473.56
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$473.56</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On May 26, 2022, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

Jack N Zaharopoulos (Trustee) TWecf@pamd13trustee.com

Timothy B. Fisher, II donna.kau@pocono-lawyers.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton
Lauren Simonton

On May 26, 2022, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR John C. Kuhn P.O. Box 315 Pocono Lake, PA 18347

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton
Lauren Simonton